REMARKS

Per the Examiner's reminding of the proper content of an abstract of the disclosure, the "Abstract" of our patent has been amended as below:

Amended Abstract

In a single software package including a data entry interface that supports entry of data in multiple formats including in "word-processing" format, and in "spreadsheet" format for numerical processing of the numerical data, all personal data of a user can be entered into a single personal data file of a single program. By the single software package, data is made easily accessible and transportable. The flexibility and convenience of data organization of "word processing and numerical" data and retrieval afforded by the single software package may provide an improved quality of life for a user by freeing time and resources of the user.

Claim 11 has been amended to end with a period to indicate the claim ending as below:

The single software package as claimed in claim 5, wherein the financial matters category includes: a) Assets/Investments: current and cash assets, stocks, mutual funds. government bonds, real estate properties, CDs, savings/checking accounts, partial or entire business ownerships, loans given to others, cash accumulated in whole life or universal life insurance policies, retirement related IRAs, 401 Ks, jewelry, household appliances and furnishings and other possessions; b) Payments: insurance (professional, health, dental, home, automobile, life, disability, travel, etc.) premiums, mortgage, real

estate taxes, home owners association fees, car payments, credit card payments, membership dues, utilities (phone, electricity, gas, water, security alarm system, cable, cell phone), religious and charity contributions, alimony, child support, c) Income: salary, interest, dividends, rental income, others; d) Expenses: child/elder care, mortgages, household and automobile maintenance, food, gasoline, automobile repair, public/mass transportation, insurance premiums, entertainment/vacation, charitable contributions;

In view of the above, it is submitted that claim 11 is in condition for allowance, and a notice to such effect is respectfully requested.

3 Claims Rejected under 35 U.S.C. 112

Considering the Examiner's comment, the Claim 8 has been amended as below:

The single software package as claimed in claim 5 further comprising free data categories in which any information related to any contact information and information, directions to his/her home, entry may be entered, such as family information including names and ages of spouse and children, pertinent dates such as of birthdays and anniversaries, and whether the lists which should have the contact information and directions entry should be included in any lists.

Considering the Examiner's comment, the Claim 9 has been amended as below:

The single software package as claimed in claim 8, wherein the lists include a

Christmas/New Year's greeting card list, birthday/wedding anniversary card list,

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invitation to event lists and other lists that are user defined lists

Considering the Examiner's comment, the Claim 14 has been amended as below:

The single software package as claimed in claim 1, further comprising provisions for easy access to and management of the entered personal data.

Considering the Examiner's comment, the Claim 19 has been amended as below:

The single software package as claimed in claim 18, wherein the various formats include Christmas mailing address labels and birthday and wedding anniversary greeting card labels for birthdays and wedding anniversaries occurring in a particular month or any other over a pre-determined duration.

Considering the Examiner's comment, the Claim 22 has been amended as below:

The single software package as claimed in claim 21, wherein the event includes any of a birthday, wedding anniversary, special event, real-estate tax payment due date, passport renewal, medical/physical check-up, dental check-up, auto maintenance, child related educational or extra-curricular activity such as activities including SAT exam date, summer camp registration, sports club registration, college/school application deadline, scouts, due dates for projects, papers or homework, driver's license renewal, automobile registration renewals, membership renewals or other user defined events.

Considering the Examiner's comment, the Claim 23 has been amended as below:

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The single software package as claimed in claim 1, further comprising a provision by which multiple users are supported in a safe secure environment, wherein each user is provided an independent user ID and password.

Considering the Examiner's comment, the Claim 24 has been amended as below:

The single software package as claimed in claim 1, further comprising a provision by which a user's personal data file is uploaded to a unique website to allow easy access to the personal data file from anywhere Internet access is provided.

In view of the above, it is submitted that claims 8, 9, 14, 19, 22, 23 and 24 are in condition for allowance, and a notice to such effect is respectfully requested.

6 Claims rejected under 35 U.S.C. 102(b)

Claim 1

Our patent is an improvement over <u>Syroid et al</u> as <u>Syroid et al</u> teaches a single software which allows to enter the personal data in "word-processing" format only by keying into the computer using the computer keyboard. Whereas our patent allows to enter personal data in multiple formats, namely in "word-processing" format, and in "spreadsheet" format by by keying into the computer using the computer keyboard. Personal data entered in spreadsheet format allow for numerical processing of the data entered that include bank statements, investment statements, assets, and retirement account statements. Additionally, using USB connection, a "scanned document", "voice

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recording", or "video recording" can be entered into our software program by simply copying the file and pasting into our software. Thus, our software allows to enter personal data in multiple formats and it does not require different software programs.

Outlook does not allow to enter personal data in the spreadsheet format wherein numerical processing can be performed after the data is entered to create, for example, a budget, an expenditure table. Outlook does not allow to enter "scanned document", ", "voice recording", or "video recording". Thus, our proposed software is an improvement over Outlook.

Additionally, Outlook stores entered data in various files (see Table 13-2) and hence portability becomes tedious and difficult as you have to carry all subfiles, location of that are not defined clearly. Whereas our proposed software program allows easy transportability as there is only one file and can be moved or transported easily by "copy and paste command" or dragging the file to an external drive which automatically copies the file.

PST contains only outlook files which, for example, can not save financial data. Thus, our proposed software offers an improvement.

PST is an information store that contains folders [page 538] and not a single file.
PST [p36]

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Outlook software does not have the provision to enter & save financial data, scanned

data, and voice/video data whereas our patent software allows of these.

Further, a new dependent Claim 25 is added as below as our proposed software is

an improvement over Syroid et al and Outlook:

New Claim 25. The single software package as claimed in claim 1, wherein

multiple formats include "word-processing" format, and "spreadsheet" format for

numerical processing of the numerical data.

Claim 2

Syroid et al do not teach and Outlook do not have comprising a provision by which all of

the entered personal data is organized. The data entered stays in the way and does not get

organized. Whereas the numerical data entered in spreadsheet format in our patent is

automatically organized in pre-configured or user configured forms, for example, in a

budget form. Thus, our patent is an improvement over Syroid et al. Additionally, Syroid

et al do not teach comprising a provision and Outlook does not have provision to enter

and save a scanned document, voice recording, or video recording. Thus, our proposed

software offers an improvement over Syroid et al.

Further, data entered in multiple formats is saved in a single file in our patent.

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Claim 3

For storage & retrieval using our software is a keystroke away whereas in Outlook one has to go through the cumbersome steps as per the pages 463-468.

Claim 14

Syroid et al does not teach comprising provisions and Outlook does not have provisions for easy access to and management of user's personal data in "word" format, personal numerical data in "spreadsheet" format, a scanned document, voice recording, or video recording. In claim14, "access and management" refers to all personal data entered in multiple formats and includes numerical processing. Thus, our proposed software offers an improvement over Syroid et al.

Claim 15

Syroid et al does not teach comprising a provision and Outlook does not have a provision by which an entirety of a user's personal data in "word" format, personal numerical data in "spreadsheet" format, scanned document, voice recording, and video recording is searched by performing a single search. In claim 15, "search" refers to all personal data entered in multiple formats, data numerically processed, scanned document, voice recording, and video recording. Thus, our proposed software offers an improvement over Syroid et al.

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Claim 16

Syroid et al does not teach comprising a provision and Outlook does not have a provision for creating new categories, sub-categories, and sub-sub categories of user's personal data in "word" format, personal numerical data in "spreadsheet" format, scanned document, voice recording, and video recording. In claim16, "categories" refer to all personal data entered in multiple formats, data numerically processed, scanned document, voice recording, and video recording. Thus, our proposed software offers an improvement over Syroid et al.

Claim 18

Syroid et al does not teach and Outlook does not have a provision wherein the entered user's personal data in "word" format, personal numerical data in "spreadsheet" format, scanned document, voice recording, and video recording can be accesses and viewed in various formats, including lists, tables, graphs, and charts. In claim18, "accessing and viewing" refers to all personal data entered in multiple formats, data numerically processed, scanned document, voice recording, and video recording. Thus, our proposed software offers an improvement over Syroid et al.

Claim 20

Syroid et al does not teach and Outlook does not have a provision wherein the various formats are user defined by selection of categories, sub-categories, and /or sub-sub-categories of user's personal data in "word" format, personal numerical data in

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"spreadsheet" format, scanned document, voice recording, and video recording. In claim 20, "categories" refer to all personal data entered in multiple formats, data numerically processed, scanned document, voice recording, and video recording. Thus, our proposed software offers an improvement over Syroid et al.

Claim 24

Syroid et al does not teach and Outlook does not have a provision by which a user's personal data in "word" format, personal numerical data in "spreadsheet" format, scanned document, voice recording, and video recording is uploaded to a unique website to allow to allow easy access to the data just described from anywhere internet access is provided. Syroid et al and Outlook talks about only e-mail. In claim24, "uploading" refers to all personal data entered in multiple formats, data numerically processed, scanned document, voice recording, and video recording. Thus, our proposed software offers an improvement over Syroid et al.

In view of the above, it is submitted that claims 1-3, 14-16, 18, 20-21, 23-24 and the new claim 25 are in condition for allowance, and a notice to such effect is respectfully requested.

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8. Claims rejected under 35 U.S.C. 103(a)

Claims 4& 10

Syroid et al does not teach entering data by scanning. Hu teaches data entering by scanning, however his patent does not anticipate scanning a personal data and combining with Outlook.

Our patent software allows entering data by scanning and the data is also handled by the same software program. What we are claiming here is that personal data can be entered by scanning in our software program and also the scanned data is processed/handled by the same software. Syroid teaches outlook and Hu teaches entering the data by scanning. Even if you combine, the Outlook does not and can not handle scanned data. Thus, our proposed software offers an improvement over Syroid et al.

In view of the above, it is submitted that claims 4 and 10 are in condition for allowance, and a notice to such effect is respectfully requested.

9. Claims rejected under 35 U.S.C. 103(a)

Claims 5-9, 11-13, 17, 19, 22, and 25

Our patent is an improvement over Syroid et al as Syroid et al teaches a single software which allows to enter the personal data in "word-processing" format only by keying into the computer using the computer keyboard. Whereas our patent allows to enter personal data in multiple formats, namely in "word-processing" format, and in "spreadsheet"

format by keying into the computer using the computer keyboard. Personal data entered in spreadsheet format allow for numerical processing of the data entered which include bank account statements, investment statements, partial or entire business owberships, mortgage loans, life insurance policies, cash assets, stocks, mutual funds, real estate properties, retirement account statements. Additionally, using USB connection, a "scanned document", "voice recording", or "video recording" can be entered into our software program by simply copying the file and pasting into our software. Thus, our software allows to enter personal data in multiple formats and it does not require different software programs.

Syroid et al teachings and Outlook do not allow to enter personal data in the spreadsheet format wherein numerical processing can be performed after the data is entered to create, for example, a budget, an expenditure table or say monthly expense totals. Also, Outlook does not allow to enter "scanned document", ", "voice recording", or "video recording". Thus, our proposed software offers an improvement over Syroid et al and Outlook.

In view of the above, it is submitted that claims 5-9, 11-13, 17, 19, 22 and 25 are in condition for allowance, and a notice to such effect is respectfully requested.

Also attached are a) the new and amended claims, and b) amended abstract.

If the Examiner believes that additional discussions or information might advance the prosecution of the instant application, the Examiner is invited to contact the inventor at the

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telephone numbers (301) 926-5886 and (301) 286-6338 to expedite resolution of any outstanding issues.

Respectfully submitted,

8 26 2006

Date: August 26, 2006

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